Government of
Saskatchewan

2005
Annual Report

Saskatchewan
Corrections and
Public Safety

Office of the
Fire Commissioner

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Letter of Transmittal

The Honourable Kevin Yates
Minister of Saskatchewan Corrections and Public Safety

Dear Sir:

As required by *The Fire Prevention Act, 1992*, I am pleased to present the Saskatchewan Fire Commissioner's annual report for the year 2005. In addition to the recorded provincial fire losses, this report outlines the branch activities for the last year, while identifying certain plans and direction for the future.

Last year, Saskatchewan recorded 13 deaths and 54 injuries from fire. The number of deaths has dropped significantly from the previous year's total of 27, and is less than our 10-year annual average of 20. Approximately $46 million in direct property loss was also recorded. This is up $3 million from 2004 and slightly more than the 10-year average of $41 million.

The good news is that the overall trend for fire losses continues downward. Focusing resources on building capacity at the local level, along with increased emphasis on public fire prevention and life safety activities, is paramount in maintaining this trend.

We have come to recognize the Saskatchewan Fire Service as the backbone of our public safety system. Fire departments are responding to growing demands for their services and expertise. Career and volunteer fire fighters alike deserve special thanks for their commitment, passion and dedication to protecting Saskatchewan's people, property and environment from the perils of fire and other emergencies.

Respectfully submitted,

Rick McCullough
Fire Commissioner

Introduction

The Department of Corrections and Public Safety was formed on April 1, 2002. The Office of the Fire Commissioner (OFC) is part of Public Safety's Protection and Emergency Services Branch (PES), along with Public Safety and Sask911, the Provincial Disaster Assistance Program, the Emergency Management Organization and the Building Standards Unit. Recent restructuring in the Public Safety Division led to the merger of the OFC and Building Standards Unit, forming what is now known as the Building and Fire Safety Unit. By statute, the OFC is obligated to report each year on its activities, as well as the extent of fire losses in the previous calendar year.

The OFC consists of a small team of highly qualified individuals who focus their activities on minimizing Saskatchewan's fire losses. In addition to the Fire Commissioner, there is: one Fire Prevention Officer Supervisor; six Fire Prevention Officers; one Statistician and two administrative support staff. The head office of the OFC is located in Regina, with a branch office in Saskatoon. In November, when the Building Standards Unit was merged with the OFC, the positions of Chief Building Official and Assistant Chief Building Official were added to the staff complement. Members of the Building and Fire Safety Unit work in collaboration with our colleagues in PES to support municipalities and emergency responders in the delivery of fire prevention protection and emergency services.

The OFC, in accordance with *The Fire Prevention Act, 1992* (the *Act*) and *The Saskatchewan Fire Code Regulations* (the *Regulations*), provides Saskatchewan communities, fire departments, and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire and other emergencies.

As prescribed by s. 5 of the *Act*, this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin, and circumstances of each fire and other information respecting each fire that the Fire Commissioner considers appropriate;
- the direct investigation of fires, or by causing fires to be investigated, and by holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the *Act* and *Regulations* within park lands constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979*;
- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

Saskatchewan Fire Losses

Each year, approximately 4,000 fires result in an average of 20 deaths, 60 injuries and $41 million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. However, the long-term trends associated with the number of fires, and the related dollar losses, continue to climb.

In 2005, Saskatchewan recorded 13 fire-related deaths or 1.3 deaths per 100,000 people. This number is considerably lower than our 10-year average of 20 deaths per year and slightly better than the national average, which currently stands at 1.8 fire-related deaths per 100,000. There was a slight increase in dollar losses last year, reaching a total of $46.5 million, up $3 million from 2004. This is above our 10-year average of $41 million. These recorded losses are the direct costs only. They do not include the host of indirect costs which are deemed to be more than nine times this base amount, totaling approximately half a billion dollars in fire losses in 2005.

The largest number of fire-related fatalities continues to occur in residential occupancies, where more than 80 per cent of all deaths occurred. As with the rest of North America, the major cause of death here can be attributed to the misuse of smoking materials. In this regard, we are looking forward to the results of new legislated requirements for tobacco producers to meet the "reduced ignition propensity requirements for cigarettes" that were introduced in October 2005.

The leading cause of fires in the home is still cooking, although misuse of heating appliances as a fire cause continues to rise. As is generally the case, these causes are predictable and, as such, can be prevented. We will continue our efforts in calling for greater prevention and public education activities in order to reduce the human and economic losses associated with these fires.

The OFC has a mandate to promote and encourage fire prevention and the protection of life and property against fire. It also has a mandate to advise and make recommendations respecting the establishment, administration and provision of suitable fire protection services for communities. As well, the OFC advises fire departments in matters of training, equipment and apparatus. It is the OFC's mission to assist local fire departments through leadership, education, and support in meeting their fire prevention, protection and suppression goals.

The primary focus of OFC activities is building municipal capacities to provide effective and efficient fire protection systems for their communities. In addition to overall program support, resources are directed at the following four major areas:

- Fire Prevention and Life Safety Education
- Fire Investigation/Loss Statistics
- Technical Education and Advisory Services
- Fire Service Testing and Certification

Fire Prevention and Life Safety Education

The goal of every fire department in Saskatchewan is to save lives and property. Prevention is the single activity with the greatest potential for reducing losses from the destructive force of fire. A very proactive approach to prevention has proven successful from both the public safety and economic points of view. As a result, fire and life safety education is an integral component of each fire department's role in their community. Under the new organization, the OFC, in collaboration with staff from the Public Safety and Sask911 Unit, assist communities with their programs ensuring they have the information and materials necessary to inform citizens about preventing fires and how they should behave if fire breaks out. The OFC continues to analyze the fire data we collect, using the information gathered to influence local and national fire and life safety campaigns.

Having long recognized the merits of public education and prevention activities, the OFC takes the lead role in the development and co-ordination of provincial public education campaigns. As the lead agency, it is our responsibility to support local fire departments with programs and resource materials that enable them to deliver public education and prevention programs. Direct delivery of these programs is provided by the Public Safety and Sask911 Unit. The OFC provides direction and guidance by setting standards and piloting the design, contents and focus of these campaigns.

The OFC has a goal of ensuring that a public education contact person is identified in every community. This ensures a variety of public education programs are available on a continuing basis. Currently, more than 250 communities have identified a public education specialist who can assist the OFC with the delivery and promotion of fire and life safety education programs. To support these public educators, educational materials suitable for web-based distribution have been identified, collected, reviewed and placed on our web site for their use.

The OFC supports the implementation of the Learn Not To Burn® program and Risk Watch™ in schools, and helps to build coalitions and partnerships with industry and communities. Risk Watch's child injury prevention program reached even more communities in 2005, through delivery of a number of community workshops. It is worth noting that the Estevan coalition was recognized for its efforts in successfully implementing Risk Watch, by being invited to the National Fire Protection Association (NFPA) fall meeting in Miami.

These school programs have proved successful in reducing fire losses by increasing fire and life safety awareness among young children. While this contributes to the development of proper fire safety behaviours by children in their formative years, it also helps to get important fire safety messages to family members and the larger community.

Due mainly to the closure of the Echo Valley Conference Centre, the OFC did not hold its annual Fire and Life Safety Conference in February 2005. However, resources were directed at supporting the costs of the keynote speaker at the Saskatchewan Association of Fire Chiefs annual meeting where public education was a large part of the agenda. Meantime, consideration is being given to holding a conference aimed at addressing the Branch's broader public safety mandate with the intention of consolidating a number of similar conferences held each year.

Fire Prevention Week activities in October focused on the theme "Use Candles with Care." Advertisements were again presented in local newspapers and public service announcements given to local media outlets across the province. As well, good use was made of the Department's web site, with a variety of resource materials made available for download. Kits and information packages were available from the OFC, Fire Prevention Canada and the National Fire Protection Association. These included local media ads, Fire Prevention Week information, home safety inspection checklists, do-it-yourself escape plans, materials for local contests, and fire safety activities for children.

On a broader basis, the OFC regularly supports presentations to a range of audiences on a variety of fire safety issues. The OFC also circulates a full spectrum of fire safety brochures, pamphlets and fire safety videos, which are available both to the public and to fire departments for use in their public education campaigns.

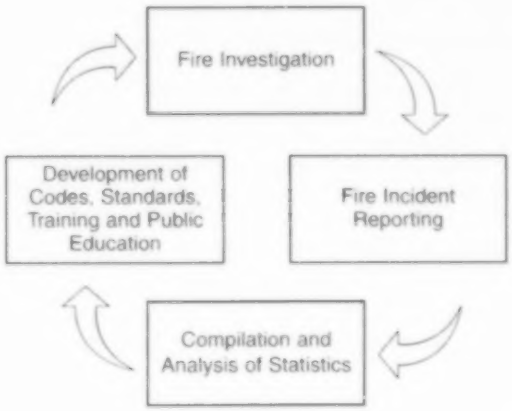
Along with public education and awareness campaigns, regular code enforcement is essential in maintaining local fire safety. Lives are saved and property losses reduced by the effective work of local regulators. By promoting and encouraging fire inspection and enforcement programs at the local level and by providing local authorities with the tools to conduct these programs, municipalities become more capable and self-sufficient in providing regulatory services that effectively eliminate hazards and risks within the community.

Although building owners are required to comply with the National Fire Code, municipalities are given powers to ensure those code requirements are met. The OFC staff works closely with local fire chiefs and municipal officials in carrying out these routine fire prevention and safety inspections. Staff also responds to specific or formal complaints lodged by members of the public or others who feel fire safety measures may be inadequate in a particular situation or location.

To support the activity of routine fire inspections at the local level, the OFC developed an enhanced inspection-training program in co-operation with local building officials. The program is designed to assist local fire chiefs in carrying out fire prevention inspections in key buildings and facilities in their community. New partnerships with fire inspectors in our major cities has allowed the OFC to develop better reference and resource material for inspectors across the province.

Fire Investigation/ Loss Statistics

Fire investigation and the accurate identification of cause, origin and circumstances of a fire are fundamental to protecting lives and property, and are necessary for preventing future occurrences of similar fire incidents. Proper fire cause, origin and circumstance determination is also essential for the compilation of meaningful fire statistics. The analysis of this information forms the basis of continued improvements in fire prevention codes, standards, training, and public education programs as depicted by the following model.


Fire Investigation
Development of Codes, Standards, Training and Public Education
Fire Incident Reporting
Compilation and Analysis of Statistics

In support of its lead role in the development and advancement of fire investigation, fire incident reporting, and compilation/analysis of fire incident statistics, the OFC has set a goal of improving the gathering, cataloguing and distributing of fire incident information. This includes bringing our incident reporting system in line with the Canadian Code Structure. In conjunction with other Canadian jurisdictions, the OFC has undertaken a study of the current code structure to determine if it is collecting the necessary information to properly support fire prevention campaigns, and address building and fire code deficiencies.

Each year, significant OFC program resources are dedicated to the investigation of fires in order to determine cause, origin and circumstances. In 2005, the OFC staff was directly involved in more than 70 high-level fire investigations. Staff also provided support to numerous fire investigations that were initiated by local fire chiefs in their role as local assistant to the Fire Commissioner.

These investigations focused on fires involving deaths, significant financial loss, arson or suspicious circumstances, as well as those fires affecting provincially owned, leased or occupied properties. Many of these investigations were in conjunction with insurance companies, police departments, and other agencies with a vested interest in determining the cause of fires and finding ways to prevent or eliminate them.

Ongoing fire investigation training is provided by the OFC with significant emphasis placed on proper identification of fire cause and origin. Fire investigation workshops were held in La Ronge, Kindersley, Lakeland, and Humboldt. In conjunction with police forces, the first phase of a three-year accelerated investigation training program was held in May, at the Saskatchewan Police College.

Demand for this training continues to grow and, as a result, we have seen improvements in the quality of fire reporting. Last year, more fire service personnel than ever attended fire investigation workshops. As well, the mentoring program designed to help investigators gain necessary field experience continued. The ability to conduct more comprehensive investigations and the confidence to provide legitimate testimony in court are just two of the benefits stemming from the program.

Technical Education and Advisory Services

The primary focus of technical education and advisory services is to assist fire departments and municipalities in delivering effective fire prevention and protection programs in their community. The OFC provides services that enhance municipal capacity by providing fire officials with the tools to assess services and identify gaps in the delivery of fire prevention and suppression programs for their citizens.

A list of technical and code-related items has been developed based upon the numerous daily questions and calls received by the OFC, along with topics of interest identified across the province by the fire service. Feedback from inspection workshops also highlights areas where fire departments want assistance in interpretation or advice on enforcement and application of the *Act* and regulations.

As a result, a number of advisory bulletins and commentaries providing discussion, guidance, recommendations, considerations, options or technical interpretation and explanation of regulatory requirements have been developed. Some of the topics include the following:

- Calculating Safe Occupant Loads
- Fire Department Response to Clandestine Drug Labs
- Display Fireworks – A Guide for Local Assistants
- Fuel Dispensing Stations on Residential Property
- Residential Care Facilities Inspections
- Inspection of Spray Paint Facilities
- Solid Fuel Appliance Inspection Guide
- Fire Service Dispatch Considerations
- Kitchen Fire Suppression Systems
- Defend in Place Strategies: "Stay or Go"
- Smoke Alarm Selection: Photo-electric or Ionization

The majority of these bulletins and commentaries were developed by OFC staff and posted to the web site.

The OFC staff provides detailed information on available prevention and protection programs through direct contact, as well as a variety of tools posted on the web site. These tools also include a Local Assistant's Handbook that contains a range of reference material to assist with establishment and delivery of protection services. It addresses the basic administration and organization needs of a fire department, suggests public education prevention activities, and assists with risk assessment, risk management, and emergency planning.

The Handbook also covers fire safety inspections, Code enforcement, interpretation of the *Act* and *Regulations*, fire investigation and reporting procedures, as well as other topics valuable to fire chiefs and local assistants.

During 2005-06, most stakeholders took advantage of these and the other tools on our web site. This medium has proven very effective, with more than 350 hits a month directed at the OFC web page.

Each year, the OFC conducts fire department surveys and community risk assessments, including some First Nations communities. Municipalities fall into one of nine OFC districts. In 2003-04, the majority of surveys were completed in the odd-numbered districts. In 2004-05, surveys for the even-numbered districts were assigned, and approximately 50 per cent of the work was completed. This function has now been shifted to the new Public Safety and Sask911 Unit.

Under the *Act*, each municipality is obliged to have a Fire Chief or Local Assistant to the Fire Commissioner. These people become agents for the Fire Commissioner and are instrumental in carrying out local fire prevention and suppression activities. It is important they be properly trained and supported to carry out their duties.

To address this need, work began on updating the Local Assistant's Handbook (LAH) and, more importantly, the development of qualification criteria and orientation materials for new fire chiefs. Several sections of the LAH have been updated and posted to the web site for easy access and reference by fire chiefs.

In 2004, a "fee for service delivery" survey was conducted. Some of the information gathered has been compiled and analyzed. A draft version was shared with Saskatchewan Urban Municipalities Association (SUMA) for their comments. The full results of the survey were made available in 2005-06. It is hoped it will assist municipalities in reaching a uniform fee structure for the fire protection and emergency response services they provide to other jurisdictions under contract and other agreements.

Support continues to grow among municipalities for local delivery of fire safety programs. OFC staff provides the advice and support necessary to ensure delivery of quality fire safety services at the community level. The OFC has placed emphasis on developing self-sufficiency at the local level by providing support for local authorities. This is done through continued risk assessment and risk management advisory services, along with ongoing support for essential fire training, prevention, public education, inspection and investigation activities. The OFC also assisted with master planning for several communities by analyzing fire department management, supporting and encouraging self-evaluation and promoting increased capacity through regionalization.

During 2005-06, resources were again redirected to assist SaskEMO, Saskatchewan Environment (SE), Government Relations (GR), and the Saskatchewan Association of Rural Municipalities (SARM) in developing a sustainable response capability for preventing and fighting wildland fires. Efforts to develop a mutually acceptable funding mechanism that would cover the significant costs associated with wildland fire suppression were unsuccessful. However, the OFC, along with other provincial government partners, played a lead role in the development and delivery of wildland fire fighting training packages for municipalities in wildland/urban interface areas. OFC staff continues to provide support to individual municipalities regarding preparedness, response strategies and equipment purchases.

Codes and standards issued by standards development organizations such as the National Fire Protection Association (NFPA), National Research Council (NRC), Underwriters Laboratories of Canada (ULC) and the Canadian Standards Association (CSA) are reviewed by staff regularly prior to their adoption. This allows for effective input and sanctioning of proposed measures identified by the standard. Staff also plays a key role in Canada's national model code development system by participating on committees, providing feedback on proposed changes and hosting local code seminars with stakeholders.

Fire Service Testing and Certification

There are a number of avenues currently open for fire service members to obtain training. Although the OFC is not normally involved in the direct delivery of training, it does promote regional training by working with regional colleges. Further support comes through a network of adjunct instructors established to meet regional fire service training needs. To support the OFC's "train-the-trainer" approach, the fire service instructor database was updated to ensure qualified instructors could be easily identified by those in need. Although the responsibility for co-ordinating and delivering training has been shifted to the new Public Safety and Sask911 Unit, responsibility for course curriculum and standards rests with the OFC.

The OFC continues to work closely with regional mutual aid associations, the Saskatchewan Association of Fire Chiefs (SAFC), the Saskatchewan Volunteer Fire Fighters Association (SVFFA) and regional colleges to promote and support regional fire fighter training. We also work with the Saskatchewan Institute of Indian Technologies (SIIT), offering certification services for students of their fire service pre-employment program.

The OFC focuses resources on the testing and certification of fire service members through both a provincial and internationally recognized evaluation system. The International Fire Service Accreditation Congress (IFSAC) has accredited the OFC to certify emergency responders in 15 fire service program areas. This allows the OFC to issue certificates in accordance with internationally recognized professional qualification standards.

The OFC provides an Evaluation and Certification Guide (ECG) for all fire department members, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and relevant standards;
- development of the process for certification related to recognized standards;
- ongoing establishment of policies for certification;
- expansion, validation and maintenance of the evaluation system (exam bank, practical Job Performance Requirements (JPRs) and practical skills evaluation);
- application to IFSAC for authority to certify additional program areas;
- conformance to the rules for certification under IFSAC;
- co-ordination of continued qualification for certified persons;
- co-ordination and scheduling of certification programs;
- co-ordination of site visits and administrative reviews by accreditation entities; and
- development of informational packages and seminars on certification.

The demand for certification services continues to grow. More and more members of the fire service see the merits of certification, both for the formal recognition of their accomplishments, and as the best way to meet the increasing demands for professional qualification in recognized standards. Over the 2005-06 year, 12 certification programs covering nine fire service subject areas were conducted, with 162 fire fighters certified.

In 2005, the OFC updated certification procedures for NFPA 1002 (Pumper Driver), NFPA 1031 (Fire Inspector) and NFPA 1033 (Fire Investigator) to current NFPA standards.

Program Support

Program support activities include a variety of services to fire chiefs, fire departments, municipalities, government departments and members of the public, as well as other agencies and parties interested in reducing fire losses.

As mentioned previously, the OFC maintains and analyzes reports of all fire losses in the province. Ongoing statistical analysis is conducted and records are maintained regarding not only fire deaths and injuries, but the cause, origin and circumstances of each fire as well. The information gathered from fire reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as flame resistant children's pajamas, child resistant lighters, flame resistant tent materials, and flame resistant carpeting. This information also supports the development of new fire safety legislation and regulations, revisions to building and fire codes, training programs for fire fighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

Fire loss information is widely distributed and is used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties.

To support the evaluation and certification of emergency responders, the OFC ensures that certification records are maintained for all fire fighters involved in testing programs.

The OFC maintains a lending library of videos on a broad variety of fire prevention and education topics for all ages and interest groups. Video packages are loaned to fire departments, a number of government departments and other agencies on a regular basis. As well, complete technical reference libraries are updated and maintained for use by members of the pubiic, enforcement officials, architects, engineers, designers, contractors and staff.

The Fire Commissioner's Newsletter assists the fire service by providing topical fire safety and public education information linked to seasonal activities, identifying topics of current interest in the areas of fire fighter safety and fire department operations, as well as providing a forum to announce upcoming seminars, workshops and conferences. It also serves as a tool for fire service associations to reach their members with information regarding their activities and events.

Partnerships

The OFC relies on partnerships to assist with the delivery of effective province-wide fire protection and prevention programs. These co-operative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. These partnerships are critical to the future delivery of OFC services and programs. Strengthening existing partnerships and building new ones provides opportunities to lower costs, reach new clients, sustain existing programs and improve services.

Our partnership with local assistants and fire chiefs is an essential component of the fire incident reporting system. With their co-operation in reporting fires, we can identify needs and offer quality programs and services based on fire loss statistical analysis. The result is improved targeted public education campaigns, opportunities for improved response training, and improvements to building and fire codes.

Along with our internal government stakeholders, we work with a number of external partners. Some of these include: fire service personnel, municipal administrators, fire service associations and municipal associations. The OFC works closely with the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), the Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance Special Investigation Unit (SGI-SIU) and First Nations, among others.

In maintaining partnerships with these groups and other key stakeholders, the OFC provides ongoing support to fire service associations, including the Saskatchewan Association of Fire Chiefs (SAFC), the Saskatchewan Volunteer Fire Fighters Association (SVFFA) and the Canadian Association of Fire Investigators (CAFI). OFC staff members serve as liaisons with the executives of these associations, as well as their training, instructor and inspection groups. Staff is actively involved in several meetings throughout the year, serving as the main point of contact between the OFC and the respective association.

Additionally, the OFC maintains its working relationship with the RCMP, local police services and insurance companies by providing them with training and technical assistance in the investigation of fires.

Future Directions

The OFC will continue to work with communities, businesses, emergency response agencies and associations throughout the province to ensure a high degree of co-operation exists for the common purpose of reducing fire losses. In concert with our colleagues in Public Safety and Sask911, areas of co-operation in fire prevention, public education and fire investigation are being expanded. The OFC will provide leadership and direction to local authorities, placing greater emphasis in the areas of public education and training. The training of local assistants to provide fire prevention and education programs within their own community is also expanding to meet the growing need for these services at the local level.

Working with fire chiefs, local assistants and partner agencies, we have been able to obtain a more consistent, accurate and regular flow of information that allows for improved collection and analysis of fire loss data. Like many other jurisdictions, we are faced with the problem of less than complete and accurate information being gathered at fire scenes. Even though cause and origin may be identified, we often fail to gather the full circumstances related to the situation that caused or contributed to the fire incident.

We know that greater effort has to be directed towards correctly identifying the cause, origin and associated circumstances leading to each fire loss. Holding workshops and training sessions with police, insurance, and fire department members has resulted in more timely and accurate information being provided, and we will continue to offer the training necessary, and determine where training may be provided, to develop high levels of expertise in this area.

Promoting greater regional co-operation and resource sharing will allow municipalities to deliver services that they otherwise could not afford to provide. Supporting efforts to develop and organize a volunteer structure within each municipality and region will serve to do this. Such efforts are needed in order to secure a large and sufficiently broad volunteer base to enhance community support in the delivery of fire prevention and education programs.

The OFC will continue to focus on developing inventories of fire protection equipment and collecting information on response capabilities. This will provide municipalities with accurate and up-to-date information on local needs and capacities, further supporting the formation of regional response groups and mutual aid districts.

OFC programs will continue to focus on building capacity at the local level. Support to fire chiefs and municipal officials in the delivery of their own fire protection and emergency response programs will be expanded. We will promote appropriate levels of fire services and fire safety province-wide through training and education activities that improve the knowledge and awareness of local and regional fire authorities and the public.

The introduction of objective-based building and fire codes, coupled with a new code development process, presents several opportunities to re-engage many of our stakeholders in the regulatory process. We will be working closely with them as we ready ourselves for the introduction of new, objective-based codes.

The Fire Service Joint Council was re-established by Minister's order for six years with representation from the fire service community, including volunteer, paid-on-call and career fire fighters and fire chiefs. In addition to providing a united voice to government on fire and safety-related matters, this group will serve to identify ways of improving the effectiveness of fire protection programs and services that will reduce losses.

All program services offered by the OFC are designed to increase municipal capacity to achieve self-sufficiency in all aspects of fire and emergency services. The greatest challenge for the OFC is to balance available resources with the needs and expectations of our stakeholders and the public.

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Table 1: Fire Losses by Fixed Property Use

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Agricultural products bulk storage	5	$ 57,785		
Agricultural supply storage	3	308,900		
Amusement, recreation place – unclassified	5			
Animal barn, cattle, pigs, horses, dog kennels, other livestock	28	769,486		
Any level of government office (exclude post office)	1	5,000		1
Apartment, tenement, flat – unclassified	5	34,950		
Apartment, tenement, flat – one or two unit with business	1	750,000		
Apartment, tenement, flat – one or two unit without business	2	39,292		
Apartment, tenement, flat – three to 20 units with business	7	33,000		
Apartment, tenement, flat – three to 20 units without business	48	855,600	3	
Apartment, tenement, flat – 20+ units	20	46,743		
Asphalt coal production	1			
Auditorium concert hall	1			
Automobile (includes car and ambulance)	404	1,323,227		
Barbecue (outside)	4	2,300		
Barber shop or hairdressing establishment	1	3,000		
Barn storage (excludes silo and animal barn)	4	93,000		
Basic iron and steel manufacture	1			
Basic metal products manufacture	1			
Bee hive	1			
Books newspaper drugs specialty sales	4	161,000		
Brush and grass on open land, field (excludes forests)	288	139,633	2	1
Building under major renovation	1			
Buildings under construction	1	1,000		
Buildings under demolition	1			
Bus, trackless trolley	1			
Business and personal services facility – miscellaneous	6			
Camper on or off truck	1	20,000		
Car wash facility	1			
Cement manufacturing	1	50,000		
Children's playhouse	1	100		
Church, chapel	2	3,000		

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Church hall	2	$ 4,000		
Clothing store sale of wearing apparel	2	354,210		
Club in physical recreation complex	1			
College, university	1			
Construction equipment (excludes crane, grader)	3	10,000		
Contractor's sheds (office or utility trailer)	1			
Cow, cattle and pig production (excludes milk processing)	4	3,100,000		
Crops, orchards, straw stacks, haystacks or bales	81	251,555	2	
Delicatessen (excludes drive-in)	2	244,000		
Department stores must have a furniture department	1	5,000		
Document centre record repository (includes archives)	1	214,870		
Drive-in lunchroom	1			
Dumps (excludes enclosures to burn)	2			
Dwelling one- and two-family – unclassified	29	214,000		
Dwelling seasonal use – in season (one-family)	5	167,000		
Dwelling seasonal use – in season (two-family)	1	80,000		
Dwelling year-round use (one-family)	472	14,839,990	34	9
Dwelling year-round use (two-family)	10	52,500		
Education facility – unclassified	9	1,550,000		
Electric light and power distribution system	3	1,000		
Electronic equipment – unclassified	4	26,370		
Elementary school (includes combined kindergarten)	5	2,344		
Elevators, grain, commercial	1			
Farm facility – unclassified	1	1,800		
Farm tractor and equipment, grain dryer, harvester, etc.	270	5,433,751		
Fences, poles, railroad ties	14	12,800		
Flammable liquids tank storage, no refinery tankage	1			
Floor covering and coated fabric manufacturing	1	1,000	2	
Florist shop, greenhouse	1	3,000		
Food beverage sale establishment – unclassified	6	437,700		
Food processing – unclassified	1			
Forest, standing timber	1			

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Furniture, fixture, bedding manufacture	1			
Furniture store, no furniture departments in large stores	1			
Gas distribution system pipeline	2	$ 58,267		
General auto parking garage (excludes repair shops)	1	35,000		
General business office	3	215,000		
General maintenance shop	1	80,000		
General truck, non-flammable cargo	296	2,453,176	1	
Glass and glass products in finished form	1			
Grain mill products manufacturing	2			
Ground transport vehicle – unclassified	1			
Groundskeeping equipment	2	8,500		
Hardware store	2	700,500		
Hazardous chemicals, no atomic fission and fusion	1			
Heating plant	1	20,000		
Heavy machine and equipment	1	1,000		
High school (includes combinations)	4	5,000		
Home for the aged with nursing staff	4	20,000		
Hotel, inn, lodge – year-round use	6	281,000		
Ice rink, curling rink	1			
Individual residential parking in one-storey garages	123	1,245,676	2	
Industrial truck, forklift, street sweeper, garbage, skidder, gravel	8	264,750		
Institutional miscellaneous – unclassified	2	36,389		
Jewellery store (includes watch repair and gift shops)	2	118,000		
Junior high school	1			
Large variety store	1			
Laundry (self-serve)	3	24,520		
Livestock storage	1			
Locomotive engine and other power unit	1			
Lumberyards building materials (excludes storage)	2	250,000		
Machinery manufacturing, no electrical machinery and appliances	2	2,000		
Market, grocery stores	1			

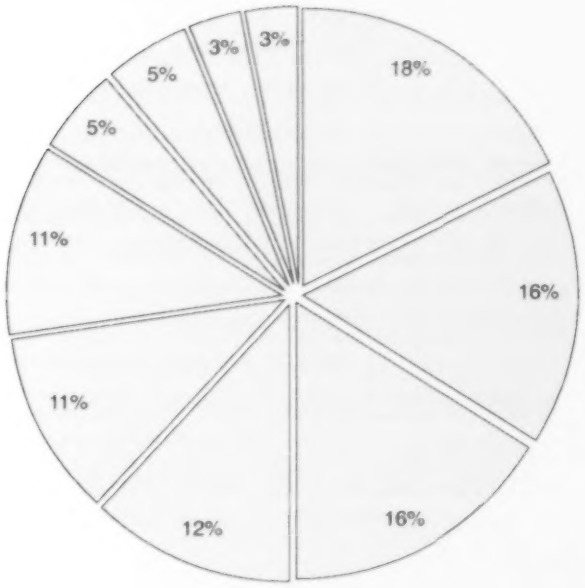
Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Mercantile miscellaneous – unclassified	3	$ 71,000		
Metal machine or electrical appliance	1			
Metal products electrical appliance – unclassified	3	406,000	2	
Mining, quarrying – unclassified	1	75,000		
Miscellaneous property – not reported or unclassified	140	75,500		
Mobile home	18	468,700		
Mobile home, trailer – unclassified	2			
Motor hotel, motel – three to 20 units	3	106,000		
Motor vehicles, boats, sales and service – unclassified	2	2,000		
Motor home, camperized van	8	495,465		
Motor vehicle repair garage, paint shop, no car washing	2	251,000		
Motor vehicle sales and services including farm implements	1	5,000		
Motorcraft (20m and under over-all length), no outboards	2	2,150		
Motorcycle	2	43,800		
Newspaper/magazine printing/publishing	1			
Nightclub	1	8,500		
Office – unclassified	5	38,500		
Outbuildings – unclassified	11	38,496		
Outdoor property – unclassified	12	15,000		
Paper and paper products storage paper recycling bins	2			
Personal services – unclassified	1	94,000		
Petroleum, gas well with accompanying reservoir and batteries	1			
Poultry egg production	3	14,000		
Privy	1		3	
Public service station (excludes marine service)	1			
Quonset	9	376,592		
Rail transport vehicle and equipment – unclassified	4			
Railway yard	1			
Recreational vehicle	11	111,174	1	
Reformatory juvenile detention home	1			
Religious education facility	1	30,000		
Repair shop laundry dry cleaner – unclassified	2	37,500		

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Residential miscellaneous – unclassified	14	$ 1,551		
Restaurant	15	1,650,474		
Rooming, boarding, lodging house – nine to 15 roomers	1			
Sanatorium, sanitarium nursing or convalescent home	1			
Sawmill, planing mill, wood products mill	4	1,502,000		
Semi-trailer truck	21	576,987		1
Shed (includes implement shed)	71	1,030,189		1
Silo on farm (excludes bulk storage of grain)	2	62,500		
Slaughtering, preparing, preserving of meat and poultry	2	71,579		
Small variety store	1			
Special vehicle – unclassified	1			
Specialty food store	1	20,000		
Sporting goods sales and bicycle repairs	1			
Storage properties – unclassified	11	552,500		
Supermarket	1	2,000		
Toll station or booth	1	5,000		
Trash and rubbish (excludes industrial facilities)	407	21,300		
Travel trailer, holiday trailer	10	67,784		
Trees shrubs (includes individual trees only)	17	8,075		
Tunnel (includes underpass over 30m in length)	1	75,000		
Under construction or demolition vacant – unclassified	1			
Unknown property class – not reported	9	2,900	1	
Unoccupied property, property left unoccupied over 30 days	3	55,600		
Utility – unclassified	5	119,691	1	
Vacant property without contents or condemned	3	80,000		
Vehicle and non-motorized hauling vehicle	1			
Vehicles storage – unclassified	6			
Vessel (under 1,000 gross tonnes, vessel 20m plus length)	1			
Watercraft – unclassified	1	4,500		
Wearing apparel garments and finished textiles	1			
Wood furniture paper printing unclassified – peat moss	6	248,500		
Total	**3,142**	**$46,446,191**	**54**	**13**

Figure A: Most Frequent Property Classes Involving Fire Losses



Dwelling (one-family) – 18%

Trash and rubbish – 16%

Automobile – 16%

General truck – 12%

Farm tractor – 11%

Brush and grass – 11%

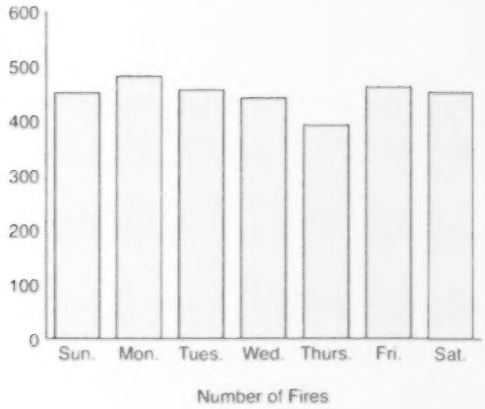
Unclassified – 5%

One-storey garages – 5%

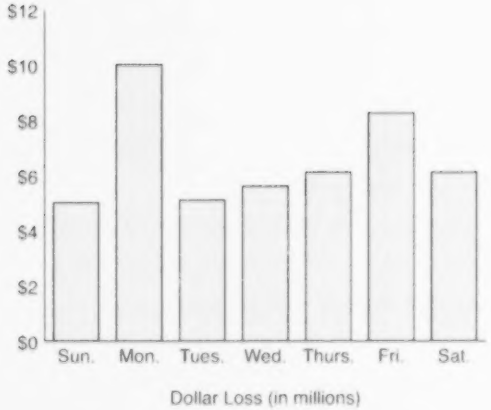
Straw, crops – 3%

Sheds, implement sheds – 3%

Figure B: Losses by Day of Week

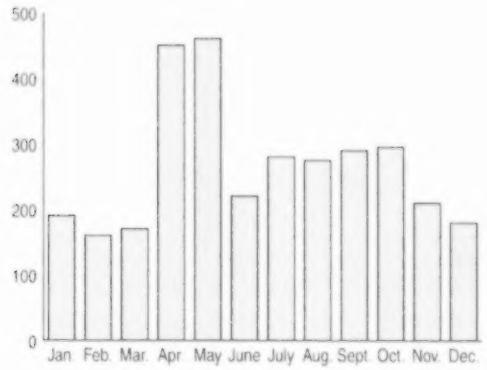


Number of Fires

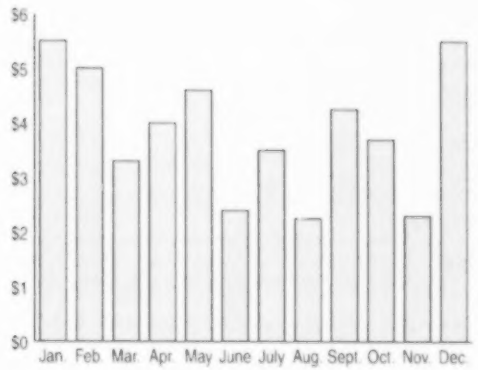


Dollar Loss (in millions)

Figure C: Losses by Month



Number of Fires



Dollar Loss (in millions)

Table 2: Fire Fatalities by Sex and Age

	Age in Years									
	0-5	**6-10**	**11-16**	**17-20**	**21-25**	**26-35**	**36-45**	**46-55**	**56-65**	**Over 65**	**Total**
Female	2				1	1					4
Male					2	2	2		1	2	9
All	**2**				**3**	**3**	**2**		**1**	**2**	**13**

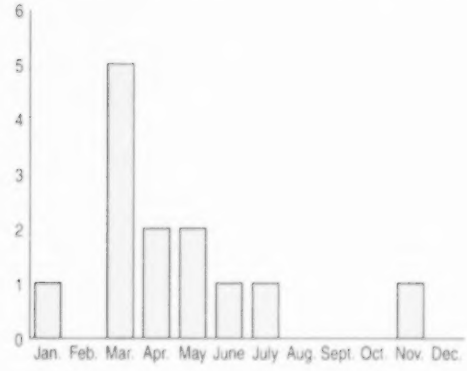
Table 3: Fire Injuries by Sex and Age

	Age in Years									
	0-5	**6-10**	**11-16**	**17-20**	**21-25**	**26-35**	**36-45**	**46-55**	**56-65**	**Over 65**	**Total**
Female	1	1	3		3	2	3	2			15
Male	3		2	1	5	12	2	3	3	4	35
Sex/Age was not reported											4
All	**4**	**1**	**5**	**1**	**8**	**14**	**5**	**5**	**3**	**4**	**54**

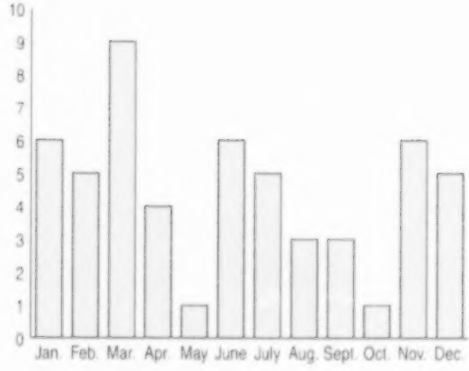
Table 4: Fire Casualties by Time of Day

			Fire Deaths		Fire Injuries	
Time Periods	**# of Fires**	**Per Cent**	**# of Fires**	**Per Cent**	**# of Fires**	**Per Cent**
10:30 p.m. – 6:29 a.m.	766	24.40	4	30.80	19	35.27
6:30 a.m. – 2:29 p.m.	1,284	40.90			20	37.00
2:30 p.m. – 10:29 p.m.	827	26.30	8	61.50	14	25.90
Unknown	265	8.40	1	7.70	1	1.90
Total	**3,142**	**100.00**	**13**	**100.00**	**54**	**100.00**

Figure D: Fire Fatalities and Injuries by Month



Deaths



Injuries

Table 5: Fire Fatalities by Fixed Property Use

Any level of government office (excludes post office)	1
Brush and grass on open land, field (excludes forest)	1
Dwelling year-round use (one-family)	9
Semi-trailer truck	1
Shed (includes implement or garden)	1
Total	**13**

Table 6: Fire Fatalities by Act or Omission

Act or omission – cannot be determined	4
Human failing – unclassified	1
Inadequate control of open fire	1
Incendiary	3
Incendiary – under 18 years of age	1
Mechanical/electrical failure, malfunction – undetermined	1
Suspicious	1
Vehicle crash – cannot be determined	1
Total	**13**

Table 7: Fire Fatalities by Ignition Scenario

Source	Material	Act	Property Class	No. of Deaths
Match, lighter – cannot be determined	Paper, packing material (includes shredded paper)	Incendiary	Any level of government office (excludes post office)	1
Match, lighter (not used in conjunction with smoking)	Fibres, straw, yarn, rope, twine, string, lint	Inadequate control of open fire	Brush and grass on open land, field (excludes forests)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Suspicious	Dwelling year-round use (one-family)	1
Match	Material first ignited – cannot be determined	Incendiary – under 18 years of age	Dwelling year-round use (one-family)	1
Lamp	Floor covering: carpet, rug	Mechanical/electrical failure, malfunction – undetermined	Dwelling year-round use (one-family)	1
Other cooking unit (portable-hot plate, camp stove, toaster oven, wok, popcorn)	Cooking oil, fat (includes butter, lard, margarine)	Human failing – unclassified	Dwelling year-round use (one-family)	1
Match, lighter (not used in conjunction with smoking)	Mattress (includes pillow)	Incendiary	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Vehicle crash – cannot be determined	Semi-trailer truck	1
Lighter	Flammable gases – unclassified (describe) (hydrocarbon)	Incendiary	Shed (includes implement shed)	1
Total				**13**

Table 8: Action/Condition of Fire Fatality

Condition	Number	Per Cent
Asleep at time of fire	2	15
Awake and no physical/mental repair at time of fire	2	15
Condition of casualty – unclassified	1	8
Condition of casualty – unknown	3	23
Impairment by alcohol, drugs or medication	4	31
Too young to react to fire emergency	1	8

Table 9: Fire Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment tenement flat – three to 20 unit – no business	3			3
Brush and grass on open land, field (excludes forests)	1	1		2
Crops, orchards, straw stacks and haystacks or bales		1	1	2
Dwelling year-round use (one-family)	16	14	4	34
Floor covering and coated fabric manufacturing		2		2
General truck, non-flammable		1		1
Individual residential parking in one-storey garages		1	1	2
Metal, metal products electrical equipment and appliances – unclassified	2			2
Privy (outhouse)			3	3
Recreational vehicle (quad trimoto odyssey)			1	1
Unknown property class – not reported		1		1
Utility – unclassified (portable water pump)		1		1
Total	**22**	**22**	**10**	**54**

Table 10: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Human failing (for example, candle left burning)			3	3
Undetermined	1	1	2	4
Child playing with open flame	4			4
Combustible placed too close to heat	1	1		2
Construction/design/installation deficiency – undetermined	1			1
Construction/design/installation deficiency – unclassified		3		3
Electrical short circuit/overloaded extension cord/failure		1		1
Exposure from other fire	1			1
Human failing – cannot be determined		1	1	2
Inadequate control of open fire		2		2
Incendiary	3			3
Mechanical/electrical failure, malfunction – undetermined		5		5
Miscellaneous – undetermined (lightning, truck too high for bridge)	1	1	1	3
Misuse of equipment – unclassified (grinding)		2		2
Misuse of source of ignition – cannot be determined		1		1
Misuse of source of ignition – cooking on stove or setting off fireworks	3	2	2	7
Physical or mental disability (suicide)	1		1	2
Smoker's material		2		2
Suspicious	4			4
Welding or cutting too close to	2			2
Total	**22**	**22**	**10**	**54**

Figure E: Trends in Fatalities and Injuries

10-Year Trend in Saskatchewan Fire Deaths and Injuries

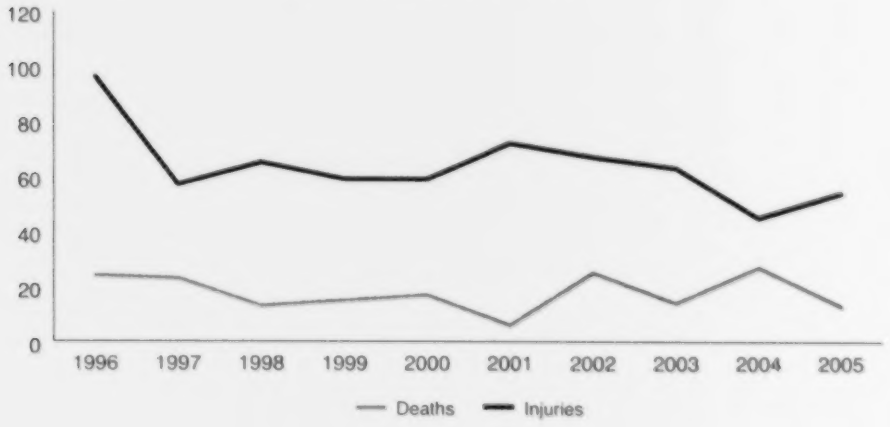


Figure F: 10-Year Average Fatalities and Injuries

10-Year Average for Saskatchewan Fire Deaths and Injuries

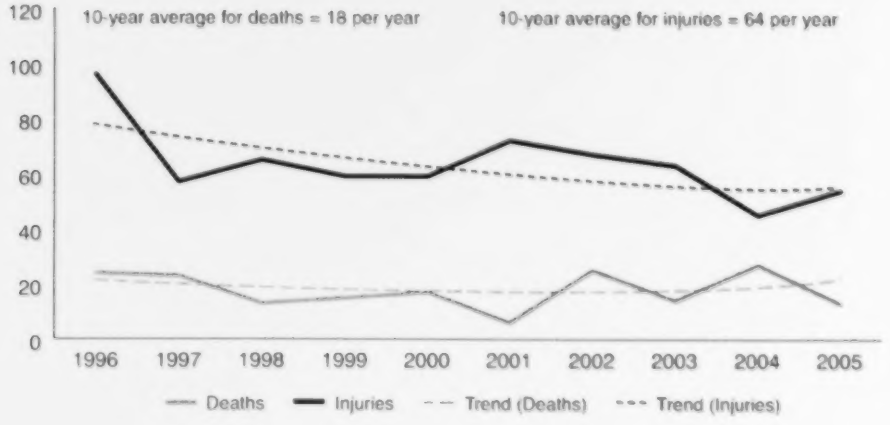


Table 11: Initial Detection

Initial Detection	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Not reported	9	.3					$ 267,893	5.0
Automatic system other than sprinkler	1							
Initial detection – cannot be determined	35	1.0			7	13.0	761,852	6.0
Initial detection – unclassified	1							
Smoke alarm-single station not to fire alarm system	36	1.1			3	5.6	638,738	13.0
Smoke detector device – connected to a fire alarm system	19	.6					199,743	4.0
Visual sighting or other means of personal detection	3,041	97.0	13	100.0	44	81.4	28,863,470	62.0
Total	**3,142**	**100.0**	**13**	**100.0**	**54**	**100.0**	**$46,446,191**	**100.0**

Table 12: Equipment Performance

	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Not reported	73	2.0					$ 970,360	2.0
Equipment present but fire too small to require operation	26	.8					3,100	0.0
Equipment operated	191	6.0			10	19.0	9,337,213	20.0
Equipment should have operated but didn't (no battery in smoke detector)	21	1.0	1	8.0	4	7.0	462,500	.9
No equipment present in structure or area of origin of fire	727	23.0	9	69.0	7	13.0	2,220,481	4.7
Not a structure – no equipment	1,669	53.0	2	15.0	11	20.0	14,405,549	31.0
Performance – cannot be determined	383	12.0	1	8.0	22	41.0	18,821,085	41.0
Performance – unclassified	30	1.0					4,374	0.0
Structure no equipment	22	1.0					221,529	0.4
Total	**3,142**	**100.0**	**13**	**100.0**	**54**	**100.0**	**$46,446,191**	**100.0**

Table 13: Fire Loss by Source of Ignition

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Appliances and equipment – unclassified				
Attached structure (exposure)	6	$ 112,270		
Barbecue starter	5	124,600	1	
Battery, rectifier	12	245,183		
Bearing, belting, conveyor, brake (tire spinning & overheating)	187	3,081,312		
Candle, taper	22	1,029,000		
Central air conditioning and refrigeration equipment	4	14,000		
Central heating unit (furnace/boiler/stoker)	18	326,539		
Chafing dish, fondue	2	12,000		
Chemical reaction, spontaneous combustion	15	651,350		
Chimney – cannot be determined	19	228,587		
Cooking equipment – unclassified (wood burning stove, meat smoking equipment)	15	448,789	1	
Cutting torch	6	15,000		
Deep fat fryer – separate appliance	4	100	1	
Detached structure (exposure)	18	405,697		
Dryer for clothes	16	285,607		
Electric blanket, heating pad	2	25,000		
Electrical distribution equipment – unclassified (car cigarette lighter)	129	2,055,011	1	
Electronic equipment, communications	1	6,000		
Electronic equipment, data processing	1			
Exposure – unclassified	12	135,541		
Factor built chimney	2	8,500		
Fireplace	14	456,144		
Fireworks	3			
Flue pipe, vent connector	2	100		
Food warming appliance, portable	2	6,900		
Grass, shrub, brush, scrub (exposure)	5	25,230		
Heat tape	2	90,000		
Heat treatment equipment	2	28,500		
Heating equipment – unclassified	17	681,000		
Hot ashes, embers not associated with smoker's material, incense	20	155,549		

Table 13: Fire Loss by Source of Ignition (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Igniting object – cannot be determined	1,010	$10,167,493	9	6
Igniting object – undetermined	308	5,590,537	3	
Incandescent lamp, lightbulb (includes lantern, spotlight, flashlight, heat lamp)	9	765,950		
Individual refrigeration unit	2	119,000		
Internal combustion engine, includes exhaust system (boat motor)	358	3,510,410	1	
Lamp	6	150,223	3	1
Lighter	11	227,789	1	1
Machinery, equipment, commercial and industrial (excludes appliances/equipment)	8	6,913		
Match	5	116,025		1
Match, lighter (not used in conjunction with smoking)	44	2,008,639	4	2
Match, lighter – cannot be determined	175	1,029,934	4	1
Motor 1 H.P. and over (exclude air conditioning, refrigeration, washing machine, central heat, mowers)	1	250		
Motor under 1 H.P.	1			
No igniting object (lightning)	27	352,526		
Open fire (campfire, bonfire, warning flare, rubbish fire, thawing fire)	116	22,000	3	
Open fired broiler, fixed type	1	8,000		
Open fired broiler, portable type includes barbecue	2	1,000		
Other electrical equipment – unclassified	10	257,851		
Other cooking unit (portable-hot plate, camp stove, toaster oven, wok, popcorn)	8	52,237	1	1
Outside storage container, tank (exposure)	3			
Oven of stove, range	9	19,000		
Panelboard, switchboard (includes fuse, circuit breaker)	3			
Permanent electric wiring, cable (power line/junction box)	35	1,132,322	1	
Portable generator	1	1,000		
Portable space heater (includes room heater, salamander)	16	894,292		
Radio, stereo, phonograph, tape recorder	1	15,000		
Service water heater	7	152,292		
Smoker's material/open flame – unclassified	4	112,900		
Smoker's material – cigarette	42	435,354	2	

Table 13: Fire Loss by Source of Ignition (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Smoker's material – lighter	13	$ 42,311		
Smoker's material – match	13	104,500		
Smoker's material – cannot be determined	143	1,213,056	4	
Snowblower	1	10,000		
Stationary space heater (wall furnace, unit heater)	8	306,600		
Stove, range, top burner area – involving fire in pan	30	69,885	1	
Stove, range, top burner area – involving fire in fryer/pot	68	628,815	7	
Stove, range, top burner area – involving other circumstances	22	40,476		
Switch, outlet (includes receptacle, socket)	14	1,343,859	2	
Tar pot	1			
Temporary electric wiring, cable	10	102,405	1	
Toaster, waffle iron	1	2,000		
Torch, other than cutting, welding	12	150,018	2	
Transformer	1			
Washing machine	4	10,220		
Welding equipment	14	4,618,100	2	
Vacuum cleaner	1	1,500		
Total	**3,142**	**$46,446,191**	**54**	**13**

Table 14: Fire Loss by Act or Omission

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Accident (for example, candle left burning)	43	$ 1,383,450	3	
Act or omission – cannot be determined	779	7,067,780	4	4
Arson or other set fires – unclassified	2	29,390		
Asleep – suspected use of alcohol, drugs or medication	4			
Automatic control failure	1			
Automobile	3	2,000		
Animal	2	8,500		
Child playing with open flame	22	534,303	4	
Combustible placed too close to heat	33	989,666	2	
Construction deficiency	2			
Construction/design/installation deficiency – undetermined	11	944,539	1	
Construction/design/installation deficiency – unclassified	6	113,000	3	
Design deficiency	2	1,139		
Distracted, preoccupied	6			
Electrical short circuit/overloaded extension cord/failure	88	1,168,966	1	
Exposure from other fire	90	1,171,625	1	
Fireplace – flying embers	1	50,000		
Flammable liquid to kindle fire	1			
Fuel spilled accidentally	3	10,495		
Hot exhaust/catalytic converter caught grass or vehicle on fire	42	369,442		
Human failing – cannot be determined	15	197,340	2	
Human failing – unclassified	54	688,323		1
Ignorance of hazard (not clean, lack of maintenance/improper disposal cigarette)	33	636,012		
Improper fuelling technique	3	60,700		
Improper storage	6	30,000		
Inadequate control of open fire	192	764,255	2	1
Incendiary	176	1,567,372	3	3
Incendiary – under 18 years of age	45	1,493,025		1
Installed too close to combustible	4	161,500		
Manual control failure	1			
Mechanical/electrical failure, malfunction – unclassified	70	3,135,901		

Table 14: Fire Loss by Act or Omission (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Mechanical/electrical failure, malfunction – undetermined	467	$ 6,731,412	5	1
Miscellaneous – undetermined (lightning, truck too high for bridge)	249	3,944,685	3	
Misuse of equipment – cannot be determined	1			
Misuse of equipment – unclassified (grinding)	7	13,000	2	
Misuse of material ignited – cannot be determined	3	30,500		
Misuse of material ignited – unclassified	3			
Misuse of source of ignition – cannot be determined	10	22,400	1	
Misuse of source of ignition – cooking on stove or setting off fireworks	79	1,516,250	7	
Other installation deficiency	2	46,168		
Other road vehicle	2	1,000		
Overheated cooking oil, grease, wax	11	5,500		
Part failure, leak, break	20	228,145		
Part worn out (seized or overheated bearing)	164	2,928,108		
Physical or mental disability (suicide)	4	243,000	2	
Rail vehicle	5			
Smoker's material	54	1,143,854	2	
Suspected impairment by use of alcohol, drugs or medication	9	1,000		
Suspicious	241	1,685,560	4	1
Suspicious – under 18 years of age	18	82,800		
Temporary loss of judgement suspected (includes panic)	3	13,000		
Thawing	2	16,000		
Torch too close to	7	133,118		
Vehicle crash – cannot be determined	7	7,000		1
Vehicle crash – unclassified	7	262,368		
Welding or cutting too close to	27	4,812,600	2	
Total	**3,142**	**$46,446,191**	**54**	**13**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported Dollar Value	Adjusted Dollar Amount (2005 Dollars)
1986	$31,723,967.00	$53,222,188.29
1987	33,703,293.00	53,876,364.38
1988	47,038,700.00	69,331,664.43
1989	46,066,565.00	67,591,563.74
1990	43,671,241.00	59,032,750.85
1991	38,707,867.00	51,688,687.04
1992	43,822,419.00	57,933,237.92
1993	37,032,957.00	47,531,620.54
1994	27,406,499.00	34,837,876.61
1995	25,492,885.00	31,526,280.61
1996	33,185,430.00	40,285,710.25
1997	47,468,264.00	56,893,059.84
1998	39,720,293.00	46,968,002.99
1999	46,214,767.00	53,734,320.12
2000	52,073,259.00	58,339,702.03
2001	57,020,496.00	62,608,883.48
2002	48,899,381.00	53,249,573.05
2003	40,498,775.00	42,626,895.34
2004	43,521,709.00	45,232,468.00
2005	$46,446,191.00	$46,446,191.00

Figure G: Annual Losses Adjusted by Consumer Price Index (CPI)

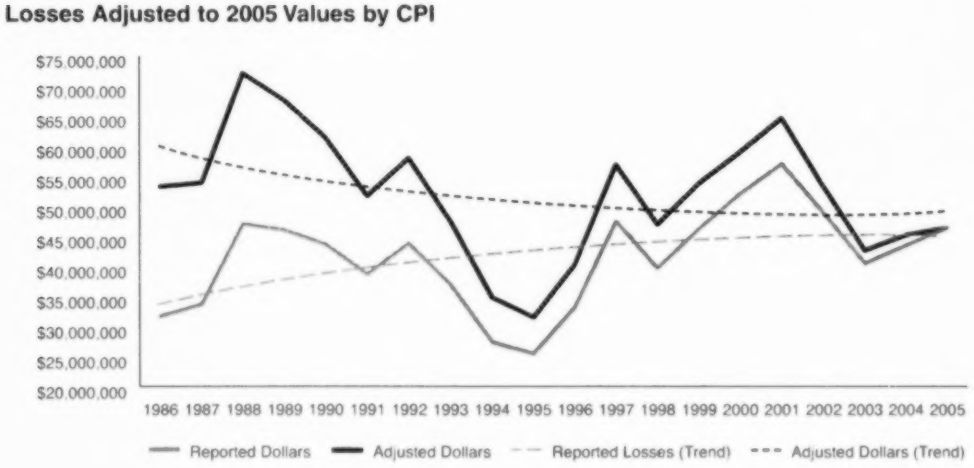


Figure H: 20-Year Fire Record – Number of Fires

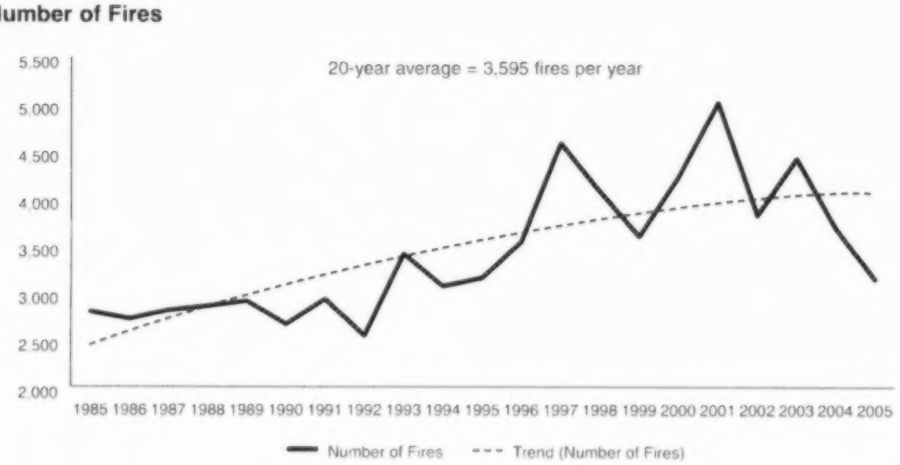


Figure I: 20-Year Fire Record – Dollar Loss

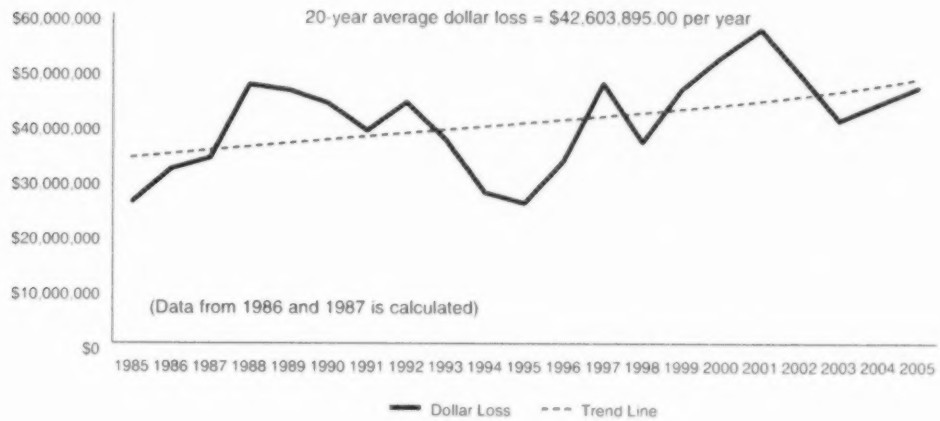


Table 16: Large Loss Fires over $250,000

Property Class	Act/Omission	Estimated Dollar Loss
Grain mill products manufacturing	Mechanical/electrical failure, malfunction – undetermined	$13,000,000
Animal cattle barn, other livestock barn	Mechanical/electrical failure, malfunction – undetermined	6,550,000
Agricultural products bulk storage	Undetermined	5,880,000
Motor vehicle sales including farm implements	Mechanical/electrical failure, malfunction – undetermined	5,240,248
Education facility	Undetermined	4,999,168
Ice rink, curling rink enclosed	Mechanical/electrical failure, malfunction – undetermined	3,034,355
Cow, cattle & pig production facility	Welding or cutting too close	2,500,000
Basic nonferrous metals manufacture	Mechanical/electrical failure, malfunction – undetermined	2,400,000
Apartment tenement flat	Incendiary	2,066,947
Shed (includes implement shed, garden)	Undetermined	2,000,000
Lumberyards building materials	Inadequate control of open fire	2,000,000
Cow, cattle & pig production facility	Suspicious	1,773,139
Sawmill planning mill wood products	Welding or cutting too close	1,722,000
Hardware store	Undetermined	1,600,000
College, university	Undetermined	1,600,000
Vehicles and related equipment	Mechanical/electrical failure, malfunction – undetermined	1,500,000
Sawmill planning mill wood products	Welding or cutting too close	1,500,000
Education facility	Incendiary	1,400,000
Elevators, grain, commercial	Mechanical/electrical failure, malfunction – undetermined	1,250,000
Cow, cattle & pig production facility		1,250,000
Elevators, grain, commercial		1,113,000
Animal cattle barn, other livestock barn	Undetermined	1,000,000
Mineral materials cement, lime gypsum	Part worn out, seized or overheated bearing	1,000,000
Petroleum/gas well, reservoir, batteries site	Mechanical/electrical failure, malfunction – undetermined	1,000,000
Bridge overpass trestle	Inadequate control of open fire	1,000,000
Petroleum/gas well, reservoir, batteries site	Undetermined	1,000,000
Arena, stadium, amusement tent	Mechanical/electrical failure, malfunction – undetermined	1,000,000
Apartment tenement flat 20+ units	Incendiary – under 18 years of age	1,000,000

Table 16: Large Loss Fires over $250,000 (continued)

Property Class	Act/Omission	Estimated Dollar Loss
Church, chapel	Suspicious	$ 951,750
Bridge overpass trestle	Undetermined	930,000
Animal cattle barn, other livestock barn	Combustible placed too close to heat	912,200
Animal cattle barn, other livestock barn	Installed too close to combustible	900,000
Cow, cattle & pig production facility	Incendiary – under 18 years of age	882,000
Industrial manufacturing properties	Electrical short circuit, overloaded extension cord/failure	877,000
Motor vehicle repair garage, paint shop	Undetermined	872,750
Basic metal products manufacture	Welding or cutting too close	800,000
Restaurant	Mechanical/electrical failure, malfunction – undetermined	800,000
Animal cattle barn, other livestock barn	Misuse of source of ignition	800,000
Farm facility – unclassified	Undetermined	800,000
Animal cattle barn, other livestock barn	Part failure, leak, break	775,000
Apartment tenement flat – one or two unit with business	Undetermined	750,000
Construction equipment	Misuse of source of ignition	715,000
Lumberyards building materials	Misuse of equipment	702,995
Hardware store	Mechanical/electrical failure, malfunction – undetermined	700,500
Animal cattle barn, other livestock barn	Human failing – cannot be determined	700,000
Restaurant	Other installation deficiency	685,000
Animal cattle barn, other livestock barn	Undetermined	657,625
Warehouse	Torch too close to	650,000
Ballroom gymnasium, community hall	Other installation deficiency	630,000
Hotel, inn, lodge – year-round use	Undetermined	600,000
Semi-trailer truck	Part failure, leak, break	600,000
Cow, cattle & pig production facility	Mechanical/electrical failure, malfunction – undetermined	600,000
Cow, cattle & pig production facility	Undetermined	599,936
Motor vehicle repair garage, paint shop	Mechanical/electrical failure, malfunction – undetermined	582,000
Dwelling (one-family)	Incendiary	560,000

Table 16: Large Loss Fires over $250,000 (continued)

Property Class	Act/Omission	Estimated Dollar Loss
Hotel, inn, lodge	Undetermined	$ 555,000
Restaurant	Undetermined	540,000
Restaurant	Undetermined	510,000
Mercantile miscellaneous	Incendiary	500,000
Sawmill planning mill wood products	Mechanical/electrical failure, malfunction – undetermined	500,000
Motor vehicle sales including farm implements	Human failing – undetermined	500,000
Basic industrial chemicals	Undetermined	500,000
Industrial truck forklift, garbage truck	Mechanical/electrical failure, malfunction – undetermined	500,000
Storage properties – unclassified	Undetermined	500,000

Table 17: Property at Risk versus Claims Paid

Adjuster/Insurance Company	No. of Fires	No. of Deaths	No. of Injuries	Dollar Property at Risk	Dollar Estimated Damage
No insurance report filed	2,027	6	39	$ 72,876,392	$ 8,126,501
All Claims General Insurance Adjusters	17	1		2,208,425	1,481,855
American Home Insurance	1			800,000	200,000
Cherry Insurance	2			6,000	6,000
Co-operators	98		3	9,338,285	2,754,029
Dahlman Adjusters	5			19,613,725	132,225
Factory Mutual	1			2,000,000	23,500
Federated Insurance Company	2			250,000	100,000
Fidler Agencies	1				
Gateway Adjusters	6			616,000	102,100
Germania Mutual Insurance Company	2			393,000	396,000
Grain Insurance	6			835,250	561,650
Insurance Associated	5			8,265,000	910,000
Lloyds of London	8			977,145	274,145
Lombard General Insurance	2			2,635,800	2,522,500
Marsh & McLennan	2			100,000	10,000
Mennonite Mutual Insurance	17			1,292,950	1,203,450
Portage La Prairie	10			661,300	344,300
Royal Insurance Company	1			70,000	6,500
Saskatchewan Mutual Incorporated	27	2	4	5,371,410	545,093
SGI	902	4	8	37,789,155	19,906,571
Total	**3,142**	**13**	**54**	**$166,099,837**	**$ 39,606,419**